calculating, for each one of the elements of value, a composite variable characterizing the performance of the element of value of the business enterprise;

calculating the cash flow of the business enterprise;

determining, for each one of the elements of value, a percentage of the cash flow attributable to the element of value; and

calculating a value for each one of the elements of value of the business enterprise based on the forecast cash flow value of the business enterprise and the percentage of the cash flow attributable to each element of value.

44. The computer-implemented method of claim 43 wherein the composite variable for each one of the elements of value, the cash flow value of the business enterprise and the percentages of the cash flow attributable to each one of the elements of value are calculated for a range of time including a specified valuation date.

45. The computer-implemented method of claim 43 further comprising optionally sub-dividing the cash flow in to revenue, expense and capital components to yield a more detailed analysis.

46. The computer-implemented method of claim 43 wherein calculating the composite variable comprises combining transaction ratios and transaction data.

47. The computer-implemented method of claim 43 wherein determining the percentages of the cash flow attributable to an element of value comprises using output from a neural network to determine the percentage of the cash flow attributable to the element of value.

48. The computer-implemented method of claim 43 wherein calculating the composite variable characterizing the performance of the element of value of the

business enterprise comprises using transaction data and one or more transaction ratios to create the composite variable.

49.   The computer-implemented method of claim 43 wherein calculating the composite variable characterizing the performance of the element of value of the business enterprise comprises using transaction data and one or more transaction trends to create the composite variable.

50.   The computer-implemented method of claim 43 wherein calculating the composite variable characterizing the performance of the element of value of the business enterprise comprises using one or more transaction ratios and transaction trends to create the composite variable.

51.   The computer-implemented method of claim 43 wherein calculating the composite variable characterizing the performance of the element of value of the business enterprise comprises using transaction data to create the composite variable.

52.   The computer-implemented method of claim 43 wherein calculating the composite variable characterizing the performance of the element of value of the business enterprise comprises using one or more transaction trends to create the composite variable.

53.   The computer-implemented method of claim 43 wherein calculating the composite variable characterizing the performance of the element of value of the business enterprise comprises using one or more transaction ratios to create the composite variable.

54.   The computer-implemented method of claim 43 wherein calculating the composite variable characterizing the performance of the element of value of the

business enterprise comprises using transaction data, transaction trends and transaction ratios to create the composite variable.

55.   The computer-implemented method of claim 43 wherein the cash flow forecast is obtained from a multivalent combination of forecasts.

56.   The computer-implemented method of claim 43 wherein the cash flow forecast is the best fit forecast obtained from a tournament of forecast methods.

57.   The computer-implemented method of claim 43 wherein determining the value of the cash flow attributable to the element of value further includes:

   deriving one or more element of value weighting factors from the information each of two or more elements of value;

   calculating the present value of the components of value; and

   weighting the information concerning the two or more elements of value according to the element of value weighting factors, with the value equaling the sum of the product of the element of value factors and the present value of each of the components of value.

58.   The computer-implemented method of claim 43 wherein determining the percentage of the cash flow attributable to each element of value further comprises the use of predictive models to determine the percentage.

59.   The computer-implemented method of claim 43 wherein determining the percentage of the cash flow attributable to each element of value further comprises the use of the best fit predictive model from a tournament of predictive models to determine the percentage.

60. The computer-implemented method of claim 43 wherein determining the percentage of the cash flow attributable to each element of value further comprises evaluating all elements of value at the same time.

61. The computer-implemented method of claim 43 wherein the intangible element of value is a relationship.

62. The computer-implemented method of claim 43 wherein the intangible element of value is a brand.

63. A computer readable medium having computer executable instructions thereon for causing a computer to perform the method of claim 43.

64. A system for valuing elements of value of a business enterprise, comprising:
means for organizing data related to the value of the business enterprise by the 3 components of value and two or more elements of value where at least one element of value is intangible,
means for calculating, for each one of the elements of value, a composite variable characterizing the performance of the element of value of the business enterprise;
means for calculating the cash flow of the business enterprise;
means for determining, for each one of the elements of value, a percentage of the cash flow attributable to the element of value; and
means for calculating a value for each one of the elements of value of the business enterprise based on the forecast cash flow value of the business enterprise and the percentage of the cash flow attributable to each element of value.

65. The system of claim 64 wherein the composite variable for each one of the elements of value, the cash flow value of the business enterprise and the

percentages of the cash flow attributable to each one of the elements of value are calculated for a range of time including a specified valuation date.

66.   The system of claim 64 further comprising optionally sub-dividing the cash flow in to revenue, expense and capital components to yield a more detailed analysis.

67.   The system of claim 64 wherein calculating the composite variable comprises combining transaction ratios and transaction data.

68.   The system of claim 64 wherein determining the percentages of the cash flow attributable to an element of value comprises using output from a neural network to determine the percentage of the cash flow attributable to the element of value.

69.   The system of claim 64 wherein calculating the composite variable characterizing the performance of the element of value of the business enterprise comprises using transaction data and one or more transaction ratios to create the composite variable.

70.   The system of claim 64 wherein calculating the composite variable characterizing the performance of the element of value of the business enterprise comprises using transaction data and one or more transaction trends to create the composite variable.

71.   The system of claim 64 wherein calculating the composite variable characterizing the performance of the element of value of the business enterprise comprises using one or more transaction ratios and transaction trends to create the composite variable.

72. The system of claim 64 wherein calculating the composite variable characterizing the performance of the element of value of the business enterprise comprises using transaction data to create the composite variable.

73. The system of claim 64 wherein calculating the composite variable characterizing the performance of the element of value of the business enterprise comprises using one or more transaction trends to create the composite variable.

74. The system of claim 64 wherein calculating the composite variable characterizing the performance of the element of value of the business enterprise comprises using one or more transaction ratios to create the composite variable.

75. The system of claim 64 wherein calculating the composite variable characterizing the performance of the element of value of the business enterprise comprises using transaction data, transaction trends and transaction ratios to create the composite variable.

76. The system of claim 64 wherein the cash flow forecast is obtained from a multivalent combination of forecasts.

77. The system of claim 64 wherein the cash flow forecast is the best fit forecast obtained from a tournament of forecast methods.

78. The system of claim 64 wherein determining the value of the cash flow attributable to the element of value further includes:
  deriving one or more element of value weighting factors from the information each of two or more elements of value;
  calculating the present value of the components of value; and
  weighting the information concerning the two or more elements of value according to the element of value weighting factors, with the value equaling the

sum of the product of the element of value factors and the present value of each of the components of value.

79. The system of claim 64 wherein determining the percentage of the cash flow attributable to each element of value further comprises the use of predictive models to determine the percentage.

80. The system of claim 64 wherein determining the percentage of the cash flow attributable to each element of value further comprises the use of the best fit predictive model from a tournament of predictive models to determine the percentage.

81. The system of claim 64 wherein determining the percentage of the cash flow attributable to each element of value further comprises evaluating all elements of value at the same time.

82. The system of claim 64 wherein the intangible element of value is a relationship.

83. The system of claim 64 wherein the intangible element of value is a brand.

84. An enterprise accounting system, comprising:
means for organizing business data by element of value where at least one element of value is intangible;
means for determining the value of each element of value;
means for reporting the value of each element of value.

85. The system of claim 84 wherein the means for reporting comprises a paper document or an electronic display.